

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Bernice Warfield) Case No. 22-21446-CMB
)
) Chapter 13
)
Debtor(s).)
X

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: _____
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated August 22, 2022
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$2,858.00 to \$5,169.00
per month effective November 2023.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:

1. The debtor(s) will make additional payment(s) to cure the post petition arrears to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of anticipated payments:

- a. \$3,000.00 on November 2, 2023 (from the Debtor's granddaughter Tami Warfied)
- b. \$6,000.00 on or before December 31, 2022 (from the Debtor's granddaughter Tami Warfied)

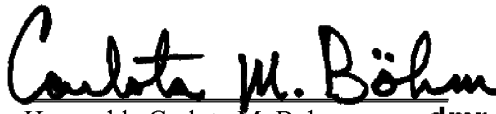
2. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record: *Wilmington Fund Society FSB, as Owner Trustee of the Residential Credit Opportunities Trust VII-B CL. #1.

3. The Trustee's COD at doc. 56 is resolved by this order.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

SO ORDERED, this 6th day of November, 2023



Honorable Carlota M. Bohm **dmr**
United States Bankruptcy Judge

Stipulated by:

Stipulated by:

/s/ Bryan P. Keenan
Bryan P. Keenan
Counsel to Debtor

/s/ James Warmbodt
James Warmbodt
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

FILED
11/6/23 4:49 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

[Remainder of Page Intentionally Left Blank]

In re:
Bernice Warfield
Debtor

Case No. 22-21446-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 06, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2023:

Recip ID	Recipient Name and Address
db	+ Bernice Warfield, 20 Thornycroft Road, Pittsburgh, PA 15235-4942
15501327	+ Aaron G. Payne, 258 Conniston Avenue, Pittsburgh, PA 15210-3230
15501330	LSF9 Master Participation Trust, 13801 Wireless Way, Pittsburgh, PA 15209
15501332	#+ McCabe, Weisberg & Conway, c/o Chelsea A. Nixon, Esquire, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
15517337	+ Residential Credit Opportunities Trust VII-B, co FCI Lender Services Inc, PO Box 27370, Anaheim Hills, CA 92809-0112
15501335	Tamara Warfield, 2030 Thornycroft Road, Pittsburgh, PA 15235
15501336	+ U.S. Bank Trust National Association, 425 South Financial Place, Suite 2000, Chicago, IL 60605-1000

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 06 2023 23:59:00	Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
cr	Email/Text: BankruptcyECFMail@mccalla.com	Nov 06 2023 23:59:00	U.S. Bank Trust National Association, not in its i, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 07 2023 00:09:35	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Nov 06 2023 23:58:02	Wilmington Savings Fund Society FSB, as Owner Trus, c/o AMIP Management, 3020 Old Ranch Pkwy #180, Seal Beach, CA 90740-2799
15505114	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 06 2023 23:59:00	AmeriCredit Financial Services, Inc., DBA GM Financial, P O Box 183853, Arlington, TX 76096
15501328	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 06 2023 23:59:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15511216	Email/Text: bnc-quantum@quantum3group.com	Nov 06 2023 23:59:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15501331	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 07 2023 00:09:32	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15501329	Email/Text: ECF@fayservicing.com	Nov 06 2023 23:59:00	Fay Servicing, P.O. Box 809441, Chicago, IL 60680
15513295	Email/PDF: resurgentbknofications@resurgent.com	Nov 07 2023 00:09:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15501542	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 07 2023 00:09:32	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Nov 06, 2023

Form ID: pdf900

Total Noticed: 22

15501333	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 07 2023 00:09:33	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15501334	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 07 2023 00:09:16	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
15501337	^ MEBN	Nov 06 2023 23:57:46	U.S. Bank Trust National Association, PO Box 814609, Dallas, TX 75381-4609
15510293	^ MEBN	Nov 06 2023 23:57:46	U.S. Bank Trust National Association, et al., Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		U.S. Bank Trust National Association, not in its i

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust bnicholas@kmlawgroup.com
Bryan P. Keenan	on behalf of Debtor Bernice Warfield keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Americredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 5